

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Pallesen, Michael R.; Athavale, Vilas M.; Gunapu, Sridhar  
Assignee: InsWeb Corporation  
Title: System and Method For Flexible Insurance Rating Calculation  
Serial No.: Unknown Filing Date: Herewith  
Examiner: Unknown Group Art Unit: Unknown  
Docket No.: M-8036 US

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San Jose, California  
March 7, 2000

BOX PATENT APPLICATION  
ASSISTANT COMMISSIONER FOR PATENTS  
Washington, D. C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Dear Sir:

Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above patent application. Copies of these documents are enclosed.

Citation of these documents shall not be construed as:

1. an admission that the documents are necessarily prior art with respect to the instant invention;
2. a representation that a search has been made, other than as described above; or
3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

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Respectfully submitted,



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